

## Important Information Regarding: Winter Storms in the United Kingdom & Europe

Advice 2 - Issued: 20<sup>th</sup> December 2010

Applies to all Cover-More products

The following advice relates to policies issued before the 20<sup>th</sup> December 2010.

Winter snowstorms have affected large parts of the United Kingdom & Europe causing widespread travel disruption. This is a separate event to the previous snowstorms in the first week of December 2010.

### **ADDITIONAL ACCOMMODATION AND TRANSPORT EXPENSES**

If you are on your journey there is provision to cover reasonable additional hotel accommodation and transport expenses up to \$250 per paying adult on the policy if your scheduled transport is delayed for at least 12 hours due to severe weather conditions.

If you have an Options, Business or Travelsure policy there is also provision under the Travel Delay section to claim for reasonable additional accommodation expenses up to \$200 if your pre-booked transport is temporarily delayed for at least 6 hours. We will also reimburse you up to this limit again for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

When submitting your claim you will need to provide written confirmation from the transport provider of the length of the delay along with itemised receipts for the accommodation and transport expenses incurred.

Many airlines are waiving their normal penalties associated with changing flights. You should check with your airline about whether your flight has been affected and what alternative arrangements have been put in place.

### **AMENDMENT OR CANCELLATION COSTS**

There is provision to claim Amendment costs if your travel plans have been directly affected by the severe weather conditions prior to you leaving your home to begin your Journey. There is also provision to claim for cancellation costs for the parts of your Journey which have been directly affected by the severe weather conditions.

Please contact your travel agent or travel provider regarding the best option for you in altering your trip. You must take all reasonable steps to minimise your claim and keep documentation showing what your original planned pre-paid arrangements were, along with receipts and documentation showing what your new arrangements are. The policy provides cover for amendment or cancellation (whichever is less).

No cover will be provided for the utilised portion of prepaid travel arrangements. If you are claiming additional accommodation or transport expenses there is no provision to also claim for the cancellation cost of pre-paid travel arrangements for the same period. The policy also excludes cover for loss of enjoyment.

There is no provision to claim for amendment or cancellation costs if your travel arrangements are operating as scheduled.

**IMPORTANT - GENERAL ADVICE**

This information must be read in conjunction with the Cover-More Product Disclosure Statement (PDS) as certain restrictions and exclusions apply.

These exclusions and restrictions are detailed in the Cover-More PDS and in particular we draw your attention to “The Benefits” and “We Will Not Under Any Section Pay For” sections of the PDS.

Should you have any further enquiries please contact our Customer Service Team on 1300 72 88 22.